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protect himself against that \$100 bad check, couldn't he?

SENATOR HEFNER: Senator Chambers, if you could operate a business without taking any bad checks, I suggest that you get into the business. You cannot do it.

SENATOR CHAMBERS: Senator Hefner, I am asking you for enlightenment now. Isn't it within the power of the merchant to determine his own check cashing policy?

SENATOR HEFNER: That is very true but....

SENATOR CHAMBERS: Aren't there merchants who call banks on which checks are drawn to see if the person has that much money in the bank?

SENATOR HEFNER: Senator Chambers, you can't call every bank on every check that you take.

SENATOR CHAMBERS: No, I'm not saying....I'm just asking you the question. You won't answer. Are there stores that do that? You mentioned a \$100 check.

SENATOR HEFNER: Yes, you could probably take time to call on a \$100 check but what about the \$8.00, \$9.00, \$10.00 check or \$15.00 check?

SENATOR CHAMBERS: Okay now, if there were no sales tax, a merchant still might take bad checks, mightn't he?

SENATOR HEFNER: Certainly.

SENATOR CHAMBERS: So the existence or nonexistence of the sales tax or this allowance has nothing to do with the bad check issue really.

SENATOR HEFNER: I disagree with you there because you take the check and the amount of the sales tax is in the check so you lose that amount that is the sales tax portion, and the same way with bad debts, it is the same deal.

SENATOR CHAMBERS: Okay, I thought I understood but I wasn't sure after what Senator Peterson said.

SENATOR HEFNER: Senator Chambers, when we break for lunch I'll draw you a picture.

SENATOR CHAMBERS: You're on my time. You don't need to draw a picture. Your words just confirm what you said at first and it still makes no sense. He is trying to take the bad or the careless practices of a merchant and incor-